

ST. ELMO.

THE MODEL SUBURB.

Pure Air.

Perfect Natural Drainage.

Pure Water.

Description.

Situated on a commanding elevation at the W., O. and W. Junction of the Alexandria Division of the Pennsylvania Railroad, and distant only five miles from the Pennsylvania station, Washington, is the beautiful new subdivision, "ST. ELMO." The pre-eminent advantages of this charming locality for suburban residence are conceded by every one familiar with Washington and its environs. The excellent service of twenty-six trains a day, so arranged as to accommodate the public at almost any hour, day or evening, covering the distance between Washington and "ST. ELMO" in fifteen minutes, with fare by commutation at about five cents, is a feature that should claim your careful consideration in determining where to purchase.

The mean altitude is about fifty feet above Pennsylvania Avenue, Washington, affording a splendid view of the Nation's Capital, the historic Potomac, Fort Myer, Arlington Heights, and many other points of interest. Mount Vernon Avenue, the proposed memorial highway from Washington to Mount Vernon, on which work will probably shortly commence, and the projected electric railway from Washington to Alexandria pass in close proximity to "ST. ELMO," and will prove valuable adjuncts to the numerous attractions and conveniences it now possesses.

Property so desirably located, with nicely graded avenues, substantial sidewalks, perfect natural drainage, insuring its healthfulness, beauty of landscape, select surroundings and many other advantages, where any person of respectability, but modest means, can enjoy the same comforts and conveniences as the wealthy neighbor at much less expense than the cost of city residence, cannot to-day be found about the city at double the price at which we offer this to the public. It is an ideal spot for a home. No pen picture can portray its near approach to perfection. It must be seen to be fully appreciated.

"ST. ELMO," so replete with all the attractions necessary to make the model home site, has been divided into choice building lots, all facing upon nicely graded avenues forty feet wide, along which substantial sidewalks have been laid, and shade trees of select varieties will be planted in front of lots throughout the entire property. We will continue our work of development, expending large sums in other improvements and inducements that will cause the property to rapidly increase in value over the moderate prices at which we now offer it. If you have any expectation of buying or living in the suburbs this is your opportunity, for you can never find a more charming spot or a safer investment than "ST. ELMO."

This matter is entitled to and should receive your most thoughtful consideration. Lay the foundation for a home NOW. DON'T DELAY.

REMEMBER! We offer you below the greatest inducements and most liberal plan in existence to-day. We suggest your keeping this page, as the advertisement will not appear again in its entirety.

No Notes. No Mortgages.

We require neither notes nor mortgages from purchasers. A plain, simply-worded "Bond for Title" gives purchaser possession at time of first payment.

No Interest. No Taxes.

By this it is meant that we agree to pay all taxes on each lot until deed is given, which, understand, will not be charged to you in any way. Neither do we charge purchasers interest on deferred payments.

Delivery of Deed at Once.

To those who may desire to build promptly and are not quite prepared financially we will execute deed in fee after one-half of purchase price is paid, in order to enable them to negotiate building association loans, we taking second mortgage for remaining one-half of purchase money. But we reserve the right to protect ourselves against an excessive loan.

Title Insured.

The title to this property has been examined, and is insured by the District Title Insurance Company, of this city.

Restrictions.

Suitable restrictions as to cost of buildings, manufacture and sale of intoxicating liquors, and nuisances will be enforced.

Buy to Build. Buy for a Home!

Prices and Terms:

Lots from 25 to 60 feet front. by 105 to 200 feet deep.

PRICES: \$50, \$100, and \$150.

First payment only \$1.00. Balance in weekly payments of 1 per cent. on all amounts. \$200 or under and above \$200, two-thirds of 1 per cent.

FOR EXAMPLE:

\$50 Lots Cost Only 50 Cents Per Week.

\$100 Lots Cost Only \$1.00 Per Week.

\$150 Lots Cost Only \$1.50 Per Week.

\$200 Worth of Lots Cost \$2.00 Per Week.

\$300 Worth of Lots Cost \$2.00 Per Week.

Payments can be made semi-monthly or monthly to suit convenience of customer.

TEN PER CENT. DISCOUNT FOR CASH.

Two Grand Excursions MONDAY, APRIL 2, 1894.

Round-trip Ten-cent Tickets to be had at our office, or at the depot from our agents who will wear "St. Elmo" badges.

TRAINS LEAVE PENNSYLVANIA STATION,

9.45 A. M. : : : 4.25 P. M.

One Hundred Lots Given Away and Free Transportation.

To each of the first one hundred persons building and completing a house at "ST. ELMO" (costing not less than \$1,000), before November 1, 1894, we will give the lot, no matter where located, on which each of said persons shall build, and refund all money paid on same. We also furnish gratis a year's transportation to one member of each family completing a home and residing on our property by November 1, 1894.

Mail Orders.

While we prefer to have buyers make their own selections when possible, persons living at a distance, and unable to visit "ST. ELMO," should not be deterred from taking advantage of this opportunity, as no one has a more thorough knowledge of the value of the lots than ourselves, and we invariably give to MAIL ORDERS the careful attention that such responsibility entails.

The fact that hundreds of our patrons in eleven of the leading cities of the United States in which we do business have entrusted selection to us, and subsequently, upon seeing the lots, expressed themselves as "highly pleased," clearly demonstrates that we enjoy and merit the confidence reposed in us by our distant customers. Should you desire to avail yourself of our services in this connection, we will, on receipt of your first payment (money order, postal note, or registered letter) select the most desirable lot within our price limit and send you agreement therefor at once. The superiority of this location warrants the conclusion that these lots will be quickly sold. Hence we respectfully suggest that you WRITE PROMPTLY if you cannot come. SATISFACTION GUARANTEED.

IT IS JUST AS EASY TO OWN YOUR HOME UNDER OUR HELPFUL SYSTEM AS IT IS TO PAY RENT.

LOOK WELL INTO THIS---IT PAYS TO INVESTIGATE.

We Lead, Others Follow.

We are the largest and most successful operators in suburban property in America, and since formulating our present helpful system to encourage home-building we have developed and sold a total of over 20,000 lots in the suburbs of Boston, Mass., Buffalo, N. Y., Pittsburg, Pa., Providence, R. I., Syracuse, N. Y., Cincinnati, Ohio, Newark, N. J., Scranton, Pa., Baltimore, Md., Lynn, Mass., and other cities. We furnish below a list of the Banks and Financial Institutions with which we do business:

Ohio National Bank of Washington.	National Bank of Baltimore, Md.
Broadway National Bank of Boston, Mass.	Fidelity and Deposit Company of Baltimore, Md.
Mechanics' National Bank of Providence, R. I.	Commercial Bank of Syracuse, N. Y.
Fidelity Title Deposit Company of Newark, N. J.	Marine National Bank of Pittsburg, Pa.
Bank of Commerce, Buffalo, N. Y.	Dime Deposit and Discount Bank of Scranton, Pa.
American Exchange Bank, Buffalo, N. Y.	Second National Bank of Cincinnati, Ohio.
	National Security Bank of Lynn, Mass.

BEAR IN MIND, it costs you nothing to view the property. Come and see for yourself that all we claim for "ST. ELMO" is true, and be convinced that it is the place at which to locate. Agents on the ground to show property every day from 9 a. m. to 5.30 p. m. We furnish an escort to explain the property and free transportation to intending purchasers, excepting excursion days, when we charge the nominal rate of ten cents round trip.

Are You Alive to the Situation?

Do you know that the minds of many are now fixed upon the idea of suburban residence, having come to an appreciation of the numerous benefits arising therefrom, when one can secure a location amidst congenial surroundings?

You are probably now living in a crowded part of the city, and all about you nothing but bricks and asphalt pavements.

Your little children barely struggle through the stifling heat of summer, and not infrequently you are obliged by sickness to leave town to recuperate, and have to spend a small fortune on stuffy rooms at a summer hotel.

You long for fresh air, a little breathing room between your house and your neighbor's.

You would like to have a pretty green lawn in place of your hot brick pavements, a few flowers to gladden the eye, some shade trees to cast cooling shadows, and a breezy porch for the afternoon siesta.

Give your little ones a chance to grow up into strong men and women, take them off the streets, and let them enjoy the blessings of nature with which field and forest abound.

Don't spend another summer the way you spent your last, with your house shut up all day, and with your wife and yourself gasping for breath night after night, and hardly knowing what it is to have a refreshing sleep during warm weather. Such exhausting conditions soon destroy your energy, sap your vitality, and entirely unfit you to successfully prosecute your business. Ah! False idea of life to burn the candle at both ends.

Stop the breaking-down plan—Start the building-up process. We point the way to health and happiness. It is for you to decide which it shall be. CITY LIFE, with waste of the nervous system, or SUBURBAN RESIDENCE, with invigoration of health and increasing vitality. If you will stop to consider, we know you will act upon our suggestion and avail yourself of the rare opportunity to secure a house site in the model suburb, "ST. ELMO."

We Insure Your Life.

By giving to every purchaser in good health at the time of his or her second payment a certificate entitling him or her heirs to a deed of the lot selected, in case of said purchaser's death before payments have been completed, and to deliver to said heirs, with deed, receipt in full for price of lot, provided payments are not in arrears. We do not take out a policy on your life with an insurance company, nor do we issue a policy of our own; we simply agree to protect your family against loss of sums already paid; and further, to give outright whatever remains unpaid.

All Improvements Free.

We are spending thousands of dollars in the development of this suburb in grading streets, laying sidewalks, planting trees, and embellishing this already beautiful spot in many other ways, all of which is being done without one dollar's expense to purchasers.

Transportation Facilities.

"ST. ELMO" has 36 trains a day, over the Alexandria Division of the Pennsylvania Railroad, which is noted for its superior management and splendid equipment. Time from Washington to "ST. ELMO" only 15 minutes.

Time Card to "ST. ELMO."

LEAVE PENNSYLVANIA STATION:

A. M.—6.35, 7.45, 8.40, 9.45, 11.50.

P. M.—1.50, 3.25, 4.25, 5.00, 6.15, 8.02, 10.05, 11.35.

LEAVE "ST. ELMO":

A. M.—6.09, 7.09, 8.05, 9.14, 10.19.

P. M.—1.24, 3.04, 5.34, 6.17, 7.04, 7.24, 9.19, 11.12.

To those who wish to see "St. Elmo" on Sunday we would advise them to take train at 9.45 a. m. or 2.43 p. m. You will find our representatives on the ground.

Buy for Investment!

Buy for Profit!

For further particulars and free transportation call on or address

WOOD, HARMON & CO.,

525 Thirteenth Street N. W.,

Office Open Until 8 p. m. All This Week,

WASHINGTON, D. C.